

P/2167-248

CORPORATE PRODUCTS TRADING MARKETPLACE

ABSTRACT OF THE INVENTION

A company transfers underperforming assets (UPA's) to a second party in return for a cash and/or asset payment. The company obligates itself to earn a variable number of consumption points for an agreed to consumption period by
5 making future purchases of assets. Each purchase has a known number of consumption points associated therewith.

The number of consumption points to be earned varies as a function of a periodically applied interest rate. A computerized, preferably web-based, system is used to
10 carry out the foregoing process.